



PHOTO: THINKSTOCK

SCHOLARSHIPS AND FINANCIAL AID (PAYING FOR COLLEGE)



Why Should I FinanceCollege?

2

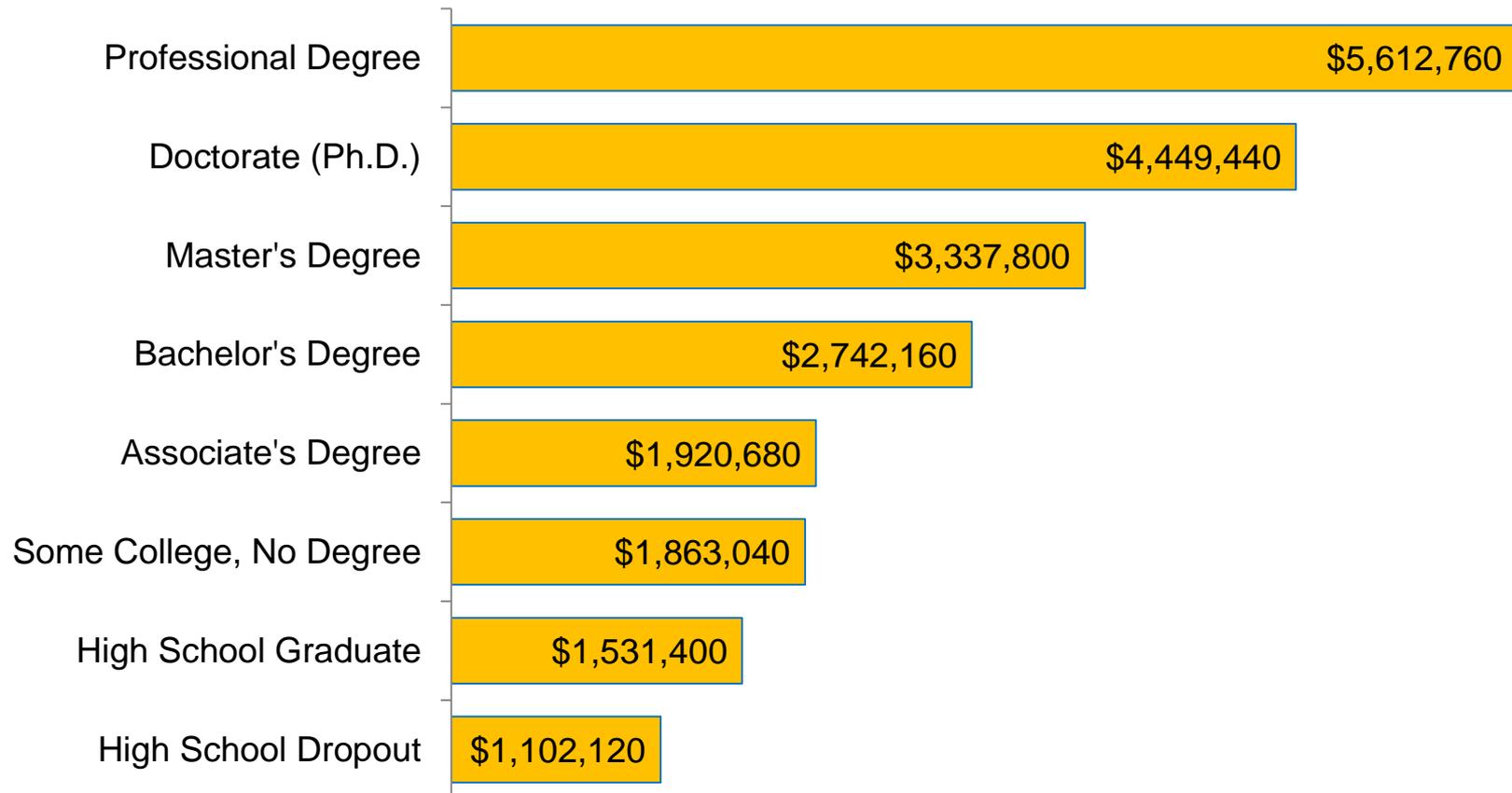
- ▣ College is the pathway to success and a better life
- ▣ College graduates earn more money and get better jobs
- ▣ Unemployment rates are lower for college graduates
- ▣ College will help you help your family



College Graduates Earn More Money

3

Average Lifetime Earnings



How much does college cost?

(Yearly cost of Tuition + Books)

BYU = 5,320 **Utah State= 5,628**

UVU = 6,322 **U of U= 7,831**

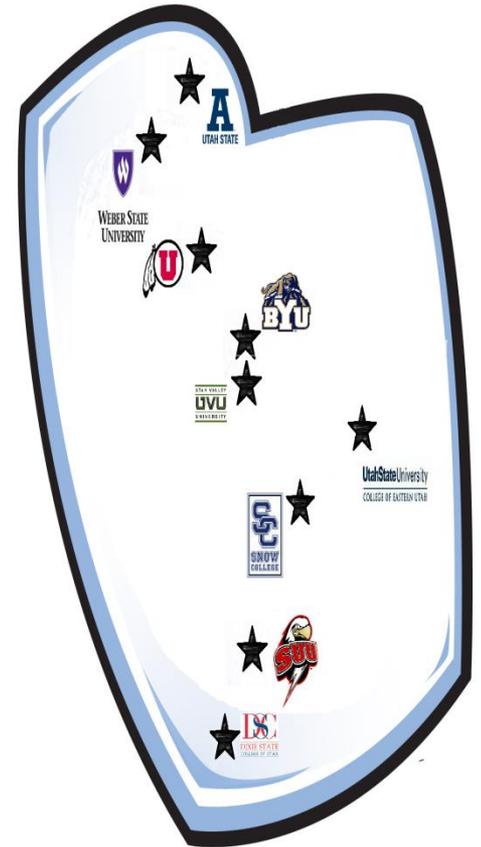
Weber= 5,348 **SUU= 5,998**

Snow= 3,610 **Dixie=4,788**

SLCC=4,782 **LDS BC=4,040**

Westminster=28,182

USU Eastern=3,922



Financing A College Education

A successful experience requires a collaborative effort by:

- Student
- Parent
- College
- Government



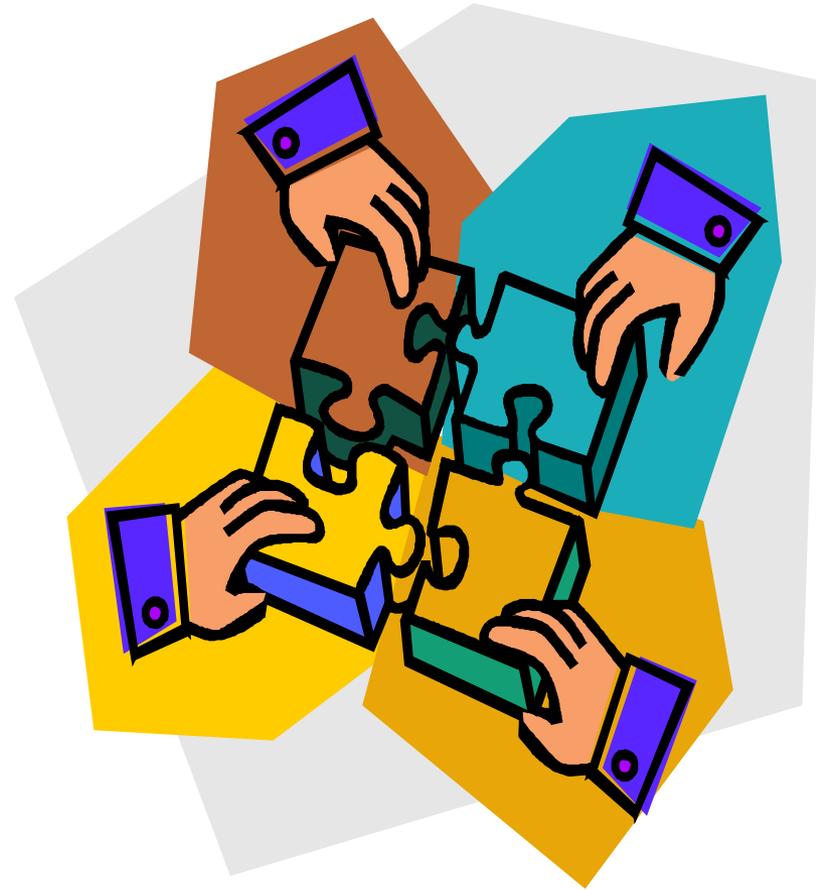
What is Financial Aid?

Grants

Loans

Employment opportunities

Scholarships



Need-Based Grants

Grants

A Federal Grant, unlike a loan, does not have to be repaid.

PELL Grants

- The amount depends on your financial need, costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less. The max. for 2012 was \$5,550.

FSEOG Grants

- Each participating school receives a certain amount of FSEOG funds. Once the full amount funds have been awarded to students, no more FSEOG awards can be made for that year.

TEACH Grants (T.H. Bell)

- The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching.



Loans

Direct Subsidized Loans:

- ❑ Must demonstrate financial need.
- ❑ Your school determines the amount you can borrow
- ❑ U.S. Department of Education pays the interest
 - while you're in school at least half-time
 - for the first six months after grad.

Direct Unsubsidized Loans:

- ❑ No requirement to demonstrate financial need.
- ❑ Your school determines the amount you can borrow
- ❑ For an unsubsidized loan, you are responsible for paying the interest during all periods.



Eligibility for Financial Aid



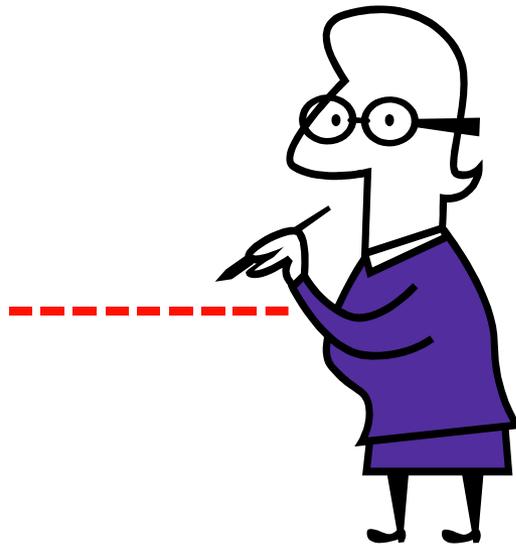
- Don't eliminate yourself. Remember it's



- There is no income cutoff for financial aid
- Contact the Aid Office if financial circumstances change

How to Apply

- Apply for PIN number
 - student and parent
- Complete the Free Application for Federal Student Aid (FAFSA) after Jan. 1 of your Senior Year at home



How to Apply for a PIN

The screenshot shows the homepage of the Federal Student Aid PIN website. At the top left is the logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right is the title "Federal Student Aid PIN". Below the logo is a navigation menu with links: "PIN Home", "Help", "Contact Us", "FAQs", and "About Us". On the left side, there is a vertical menu with options: "Apply For A PIN", "Check PIN Status", "Request A Duplicate PIN", "Access My PIN E-mail", "Change My PIN", "Update My Personal Information", "Disable My PIN", "Reestablish My PIN", and "Activate My PIN". Below this menu are "Helpful Links" including "Student Aid on the Web", "Links to Federal Student Aid Electronic Services", and "FAFSA on the Web". The main content area features a welcome message: "Welcome to the Federal Student Aid PIN Web site" with a graphic of blue dots. Below this is a paragraph explaining the website's purpose and a "Apply For A PIN" button. A sidebar on the right contains a "Apply For A PIN" button and a description of the application process. At the bottom, there is a footer with "FOIA | Privacy | Security | Notices" and "WhiteHouse.gov | USA.gov | ED.gov".

START HERE
GO FURTHER
FEDERAL STUDENT AID

Federal Student Aid PIN

English | Español

Apply For A PIN

Check PIN Status

Request A Duplicate PIN

Access My PIN E-mail

Change My PIN

Update My Personal Information

Disable My PIN

Reestablish My PIN

Activate My PIN

Helpful Links

[Student Aid on the Web](#)
Information you will need to receive aid for school. [Go on](#)

[Links to Federal Student Aid Electronic Services](#)

[FAFSA on the Web](#)

Welcome to the Federal Student Aid
PIN Web site

This Web site is your source of information for the Federal Student Aid PIN.

Your PIN can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. If you receive a PIN, you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records, so you should never give your PIN to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN in a safe place.

Apply For A PIN

The PIN Application is for students and parents who want to apply for a Federal Student Aid PIN.

APPLY NOW

Site Last Updated: Sunday, July 1, 2012

FOIA | Privacy | Security | Notices

WhiteHouse.gov | USA.gov | ED.gov

Students and
parents
without PINs
apply for one
today!

www.pin.ed.gov

Free Application for Federal Student Aid (FAFSA)

[English](#) | [Español](#)



Federal Student Aid FAFSA

We have simplified the process of filling out the FAFSA. You can follow each section all of the way through for a comprehensive set of instructions.

1 Before Beginning a FAFSA

2 Filling Out a FAFSA

3 FAFSA Follow-Up

Special Announcements

[Updated information available for the new TEACH grant.](#)

Looking for an early start on the financial aid process?



You can use FAFSA4caster to learn about the financial aid process and get an early estimate of your eligibility for federal student aid.

[Link to FAFSA4caster](#)

Before Beginning a FAFSA **1**

Get organized!
To simplify the application process, gather required documents and other information ahead of time.

- [Determine Your Dependency Status](#)
- [FAFSA on the Web Worksheet](#)
- [Search for School Codes](#)
- [Students & Parents Apply For a PIN](#)
- [Check Application Deadline Dates](#)

Filling Out a FAFSA **2**

Fill out the application!
The FAFSA contains questions that ask about you, your financial information, your school plans, and more.

- [Fill Out Your FAFSA](#)
- [Open Your Saved FAFSA or Correction Application](#)
- [Sign Electronically With Your PIN](#)

FAFSA Follow-Up **3**

View your results online!
You can check the status of your application, make corrections to a processed FAFSA, and get other information.

- [Check Status of a Submitted FAFSA or Print Signature Page](#)
- [Make Corrections to a Processed FAFSA](#)
- [Add or Delete a School Code](#)
- [View and Print Your Student Aid Report](#)

www.fafsa.ed.gov
Available January 1, 2013

Before you begin

- ❑ Web Worksheet – fill out then just data enter form
- ❑ Errors will **delay** processing and may result in the **loss** of financial aid funds
- ❑ It's **OK** to estimate taxes in order to meet deadlines.

Before Beginning a FAFSA



Get organized!
To simplify the application process, gather required documents and other information ahead of time.

- [Determine Your Dependency Status](#)
- [FAFSA on the Web Worksheet](#)
- [Search for School Codes](#)
- [Students & Parents Apply For a PIN](#)
- [Check Application Deadline Dates](#)

Attend Financial Aid Night

Come and Complete the FAFSA

Date: March 14th

Time: 7 PM

Place: WHS Computer Lab

- Bring the following:
 - ▣ Your Social Security card. It is important that you enter your SS # correctly!
 - ▣ Your driver's license (if any)
 - ▣ Your 2012 W-2 forms
 - ▣ Your Parents' 2012 Tax forms
 - ▣ Resident card (if not a U.S. citizen)



Financial Aid Options

Grants

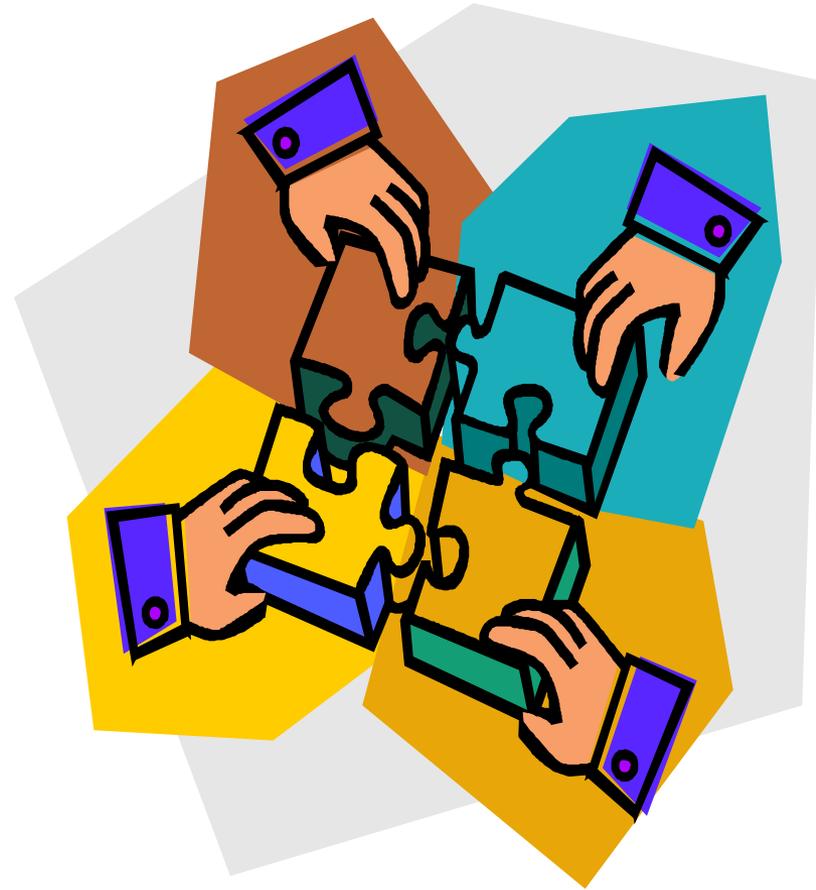


Loans



Employment opportunities

Scholarships



Scholarships

- **Academic**
- **Creative Talent**
- **Athletic Talent**



State Funded Academic Scholarships

Centennial Scholarship

- **Up to \$1000 for graduating early**

New Century Scholarship

- **Complete 61 college credits (associates) by H.S. graduation**
- **\$1250 per semester**

UESP Savings Match of up to \$100 each year in High School

- **Open a Utah Ed. Savings Account (<http://www.uesp.org/>)**
- **Deposit funds each year**



State Funded Scholarships

Regents Scholarship:

Base Award (one time payment of \$1000)

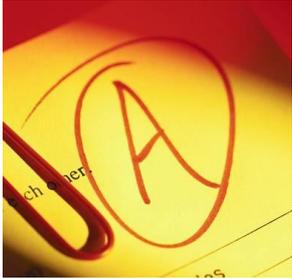
Must Take ACT , have a 3.0 GPA and complete the following High School courses with a C or higher:

- **4 credits of English**
- **4 progressive credits of mathematics**
- **3.5 credits of Social Science**
- **3 credits of lab-based Science courses (Bio. Chem. and Physics)**
- **2 progressive credits of same World or Classical Language**

Exemplary Award (\$900 per semester for up to 4 semesters)

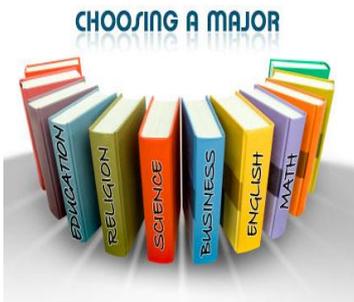
Must attain at least on the ACT, have a cum. GPA of 3.5 or higher and complete required regents courses with a B grade or higher

Scholarships Awarded by University



□ Academic Scholarships

- Majority of scholarships come from University/College Endowment funds
- Majority of academic scholarships are available to incoming freshmen only
- Good grades + high ACT/SAT score = \$\$\$\$



□ Department Scholarships

- Can apply once you have been accepted to University
- Check diversity or multi-cultural departments
- Check with dept. you wish to major in (math, arts, engineering etc.)



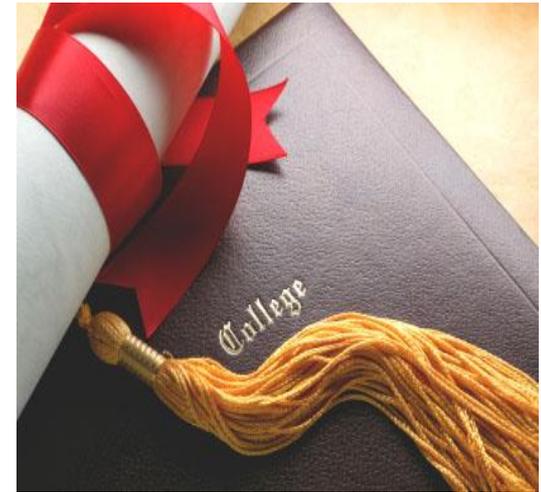
□ Work, Volunteer or Club based-Scholarships

- Join a club within the college (multi-cultural club)
- Join a volunteer organization within the college (Key Club)
- Apply for Ambassador position

Academic Scholarship Steps

Understand: Universities and Colleges are businesses.

- **Select colleges – recommend 3-4**
 - Visit websites
 - Visit the campus if possible
 - Talk with department reps
- **Online Applications – cost \$30-\$50**
 - Can start applying as soon as available
 - Avoid fees by attending College application nights or taking campus tour
- **Meet deadlines**
 - Early registration – Dec. 1st
 - Late registration – Feb. 1st or March 1st (depending of University)
- **Send Transcripts**
 - Official transcripts must be sent from counseling office



Academic Scholarship Steps cont.

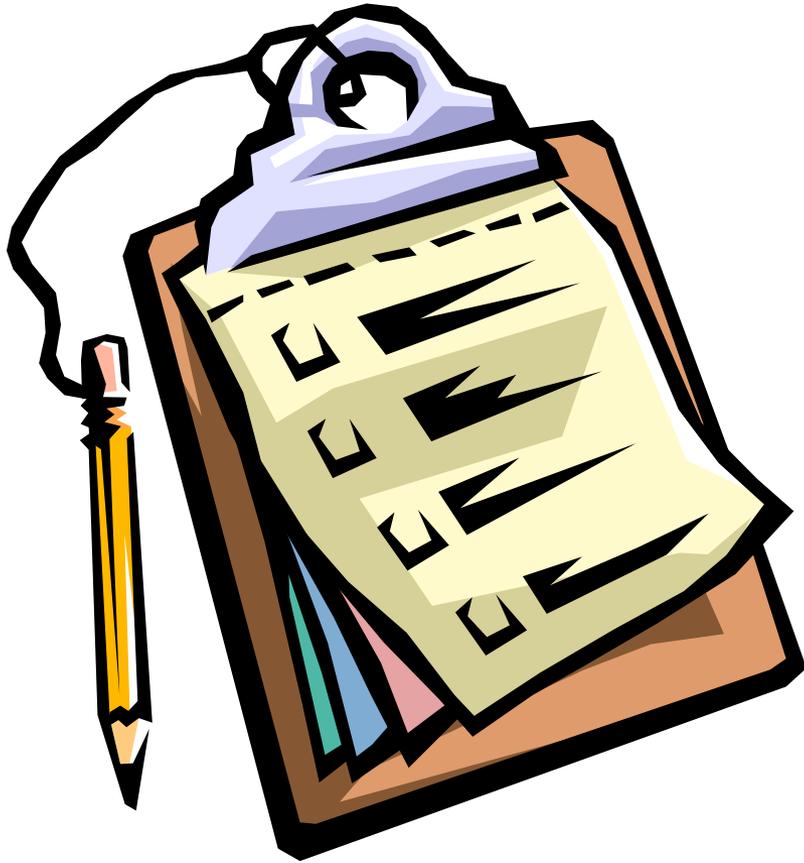
□ Take the ACT or SAT

- Apply for ACT at act.org - \$35.00 fee – administered at High School
- SAT is offered at local colleges or universities
- Plan on taking test 2-3 times
- STUDY! STUDY! STUDY!
- Practice tests available at
 - utahfutures.org
 - act.org
 - Google ACT practice exams
 - WHS Prep Classes

□ Select Colleges for ACT Scores



Helpful Tips



- Apply early – watch deadlines
- Each school evaluates the student differently
- Read all materials issued by the school
- Inform your school of any “special circumstances”
- *Always keep copies*

Writing Scholarship Essays (Create a Portfolio)

“Organizing is what you do before you do something, so that when you do it, it is not all mixed up.” A.A. Milne

- Service/Extra-curricular Activities
 - Create resume (leadership, athletic, performing arts, volunteer, jobs, awards etc.)
 - Be specific, Be Complete (list all hours of service and all activities)
- Me in 30-seconds
 - Brief personal intro. that lists reasons for applying
 - list of 3-4 qualifications that show you meet the requirements
 - character traits or personal skills that set you apart from other applicants
- Letters of Recommendation – 3 to 5 letters
 - Ask for electronic version
 - Complete Letter of Recommendation form and give to recommenders

Private Scholarships

- www.whsalpineschools.org
 - Counseling link
- <https://www.utahfutures.org/>
- <http://www.zinch.com/>
- <http://www.fastweb.com/>

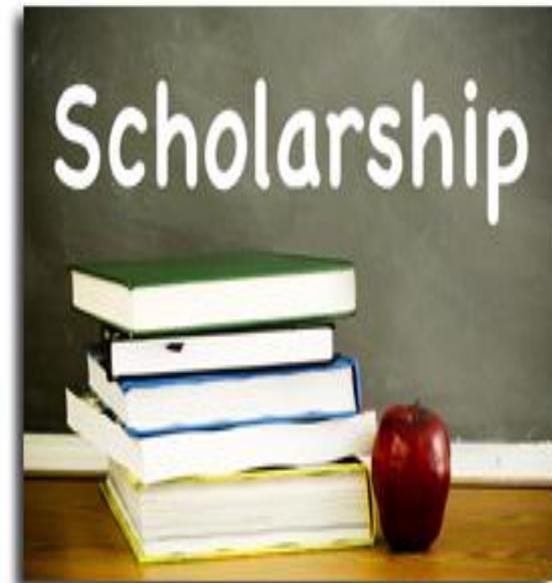
Types of Private Scholarships

- Burger King, Coca Cola, Rotary Club, Key Club, Wendy's Heisman, Jiffy Lube, IM Flash
- Sterling Scholar
- Hobby Scholarship
- Congressional Award



It Takes Time and Effort

- ❑ First scholarship is the hardest
- ❑ Verify qualifications
 - ❑ You will sort through hundreds of scholarships
- ❑ Be Diligent
 - ❑ Set goals
 - ❑ Set time to work on finding and applying
- ❑ Find a mentor and helpers
 - ❑ someone who will follow up with you, encourage you, and support you
 - ❑ Someone who will help research and sort



Student Employment

- **Part-time employment**
 - on campus
 - designated off-campus location
 - Student Ambassador (U of U)
- **Questions to Ask**
 - When are jobs available?
 - How does a student secure a job?



College Classes in High School

- **AP Classes**
 - Classroom in High School
 - Taught by High School teacher
 - Test required for college credit
 - Credits earned dependent on test score (\$75-\$85 fee per test)
- **Distant Education**
 - Enroll with UVU (one time payment of \$35)
 - Classroom in High School
 - Taught by UVU professor
 - Live Interactive Setting
 - Earn 3 college credits per class
- **Concurrent Enrollment**
 - Enroll with UVU (one time payment of \$35)
 - Classroom in High School
 - Taught by High School teacher
 - Earn 3 college credits per class



Questions?

